

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES HARDMON  
BERNICE HARDMON

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Case No.: 07-10079

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2007.
- 2) This case was confirmed on 10/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/14/2010.
- 5) The case was completed on 07/10/2012.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 67
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 33,800.00
- 10) Amount of unsecured claims discharged without payment \$ 73,271.21
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 33,450.00
Less amount refunded to debtor	\$ 450.00
<b>NET RECEIPTS</b>	<b>\$ 33,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,032.65
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 5,032.65**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE HOME FINANCE L	SECURED	28,242.00	10,457.18	.00	.00	.00
CHASE HOME FINANCE L	SECURED	2,614.06	17,785.08	.00	.00	.00
INTERNAL REVENUE SER	OTHER	NA	NA	NA	.00	.00
AMERITECH ILLINOIS	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	302.00	307.54	307.54	158.24	.00
ASSOC/CITIBANK SD	UNSECURED	4,469.00	NA	NA	.00	.00
TRI-CAP INVESTMENT P	UNSECURED	NA	489.20	489.20	251.71	.00
TRI-CAP INVESTMENT P	UNSECURED	4,912.00	4,229.04	4,229.04	2,176.01	.00
CHRYSLER CREDIT	UNSECURED	440.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	286.00	217.01	217.01	111.66	.00
FNANB	UNSECURED	1,673.00	NA	NA	.00	.00
DEPT OF HEALTH & HUM	UNSECURED	36,130.00	NA	NA	.00	.00
US DEPT OF JUSTICE	OTHER	NA	NA	NA	.00	.00
HOUSEHOLD BANK	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	451.00	480.84	480.84	247.41	.00
ISAC	UNSECURED	1,450.00	1,271.83	1,271.83	654.41	.00
PROVIDIAN	OTHER	NA	NA	NA	.00	.00
TRI-CAP INVESTMENT P	UNSECURED	NA	1,187.44	1,887.44	.00	.00
TRI-CAP INVESTMENT P	UNSECURED	3,972.00	3,179.02	3,179.02	1,635.73	.00
TRI-CAP INVESTMENT P	UNSECURED	727.00	645.95	645.95	332.37	.00
WFNNB/AVE	UNSECURED	558.00	NA	NA	.00	.00
WFFNB/LB	UNSECURED	262.00	NA	NA	.00	.00
WFFNB/LB	UNSECURED	270.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WFNNB ROAMAN	UNSECURED	260.00	NA	NA	.00	.00
WFNNB ROAMAN	UNSECURED	176.00	NA	NA	.00	.00
WFNNB/AVE	UNSECURED	534.00	NA	NA	.00	.00
WFNNB/BRYLHM	UNSECURED	225.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	NA	54,733.67	NA	.00	.00
DEPT OF HEALTH & HUM	UNSECURED	NA	37,201.90	37,201.90	19,141.85	.00
NATIONAL CAPITAL MGM	UNSECURED	NA	1,390.80	1,390.80	715.62	.00
HOUSEHOLD BANK	SECURED	54,733.67	54,733.67	.00	.00	.00
HOUSEHOLD BANK	SECURED	3,360.00	3,360.00	.00	.00	.00
PYOD	UNSECURED	NA	4,940.99	4,940.99	2,542.34	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	56,241.56	27,967.35	.00

**Disbursements:**

Expenses of Administration	\$ 5,032.65	
Disbursements to Creditors	\$ 27,967.35	
<b>TOTAL DISBURSEMENTS:</b>		\$ 33,000.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.